BANKERS TOVR DELVXE

TO

KANSAS CITY
YELLOWSTONE PARK

AND

COLORADO ROCKIES
1916

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Falls and Canyon, Yellowstone Park



Bankers' Tours de Luxe

YELLOWSTONE NATIONAL PARK
SALT LAKE CITY THE COLORADO ROCKIES

THE

Forty-second Annual Convention
Kansas City, Missouri



September 9 to October 2
September 23 to October 2
1916

PENNSYLVANIA RAILROAD

The SPECIAL BANKERS TOURS to be operated by the Pennsylvania Railroad have been authorized and given official endorsement by the following STATE BANKERS' ASSOCIATIONS:

The NEW YORK STATE BANKERS' ASSOCIATION through their Transportation Committee passed a resolution in part authorizing the special trains and granting permission to use the Association's emblem.

GEO. C. HAIGH (Chairman) Vice-President, American Exchange National Bank, New York City.

WM. E. PURDY, Assistant Cashier, Chase National Bank, New York City. Chas. N. Harris, President, City National Bank, Gloversville.

FRANK B. NEWELL, President, Peoples' Trust Company, Binghamton. D. W. Tomlinson, President, Bank of Batavia, Batavia.

The PENNSYLVANIA BANKERS' ASSOCIATION has also given its seal and approval of the Pennsylvania Railroad Bankers special trains.

- E. P. Passmore, (President) Vice-President, Franklin National Bank, Philadelphia.
- J. W. B. BAUSMAN, (Vice-President) President, Farmers' Trust Company, Lancaster.
- D. S. Kloss, (Secretary). Cashier, First National Bank, Tyrone.
- C. J. NIEMAN, (Treasurer), Cashier, First National Bank, Leechburg.

The NEW JERSEY BANKERS' ASSOCIATION has given its approval and endorsement as well as authorizing the use of the Association's emblem in evidence of their approval.

- JOHN D. EVERITT, (President), President, Orange National Bank, Orange.
- WM. CHAMBERS, (Vice-President), President, Vineland Trust Company, Vineland.
- ELWOOD S. BARTLETT, (Treasurer), Cashier, Atlantic City National Bank, Atlantic City.
- WM. J. FIELD, (Secretary). Vice-President, Commercial Trust Company, Jersey City.

The CONNECTICUT BANKERS' ASSOCIATION has officially endorsed the tours via the Pennsylvania Railroad.

- WM. H. DOUGLASS, (President), President, Mechanics Bank, New Haven. F. S. Chamberlain, (Vice-President), Cashier, New Britain National Bank, New Britain.
- Chas. H. Coit, (Treasurer), Vice-President, First Nat. Bank, Litchfield. Chas. E. Hoyt, (Secretary), Treasurer, South Norwalk Trust Company, South Norwalk.

DESCRIPTION OF THE PROPERTY OF

Outline of the Tours

HE itinerary of the Special Tour de Luxe outlined in the following pages has been arranged by the Pennsylvania Railroad to provide a delightful trip in connection with the Forty-second Annual Convention of the American Bankers' Association, to be held in Kansas City, Mo., September 25th to 30th.

At the suggestion of and with the official approval of the Transportation Committee of the New York State Bankers' Association, the Pennsylvania Bankers' Association, the New Jersey Bankers' Association, and the Connecticut Bankers' Association, a twenty-three day trip has been arranged, embracing a complete tour of Yellowstone National Park and visits to Salt Lake City, Denver and Colorado Springs, including a trip to the famous Cripple Creek gold mining district in addition to the stay in Kansas City for the Convention.

There has also been arranged a Special Train de Luxe, making a fast schedule between New York and Kansas City, for the especial accommodation of those who cannot afford the time necessary for the longer tour. This will permit of departure from the East after banking hours on the Saturday preceding the convention and arrival home before banking hours on the Monday following adjournment.

Many members of the American Bankers' Association and their friends have in the past honored the Pennsylvania Railroad with their patronage and enjoyed traveling by special trains operated under its personally conducted tour system. The Special de Luxe Tours arranged for the meeting at Kansas City this year will be featured in every way to insure Pennsylvania Railroad de Luxe Service.



The Conemaugh River on the Pennsylvania Railroad

SPECIAL TRAINS DE LUXE AND . HOTEL ACCOMMODATIONS

Both those who take the Yellowstone Tour and those who make the shorter trip will have at their constant command a Special Train de Luxe, of the finest grade of Pullman equipment, except during the tour of Yellowstone Park; the stay in Kansas City for the Convention, and in Denver and Colorado Springs where hotels will be used.

These trains will be electrically-lighted counterparts of the "Broadway Limited" and will consist of parlor-smoking, drawing room and compartment sleeping cars, observation cars and Pennsylvania Railroad Restaurant Cars, in which will be served all meals, except as otherwise mentioned in the itinerary.

The tour of Yellowstone Park will be by the comfortable stages of the Park Transportation Company, with stops for meals and lodging at the delightful Park hotels and the accommodations at hotels in Denver and Colorado Springs will be of the highest grade.

The Cripple Creek side trip from Colorado Springs will be made by train and electric car service, with a special luncheon at one of Cripple Creek's hotels and a special inspection of the Elston Mine, one of the most noted plants of this, the largest gold-producing district in the world.

A special side trip will also be made from Denver to the summit of the Continental Divide by the Moffatt Line which affords a splendid opportunity for seeing some magnificent Rocky Mountain scenery.

Accommodations at Kansas City Hotels, must be secured individually through the American Bankers' Association by applying to the local hotel committee, R. C. Menefee, Chairman, care of Commerce Trust Company, Kansas City, Mo.

COST OF BANKERS' SPECIAL No. 1 COMPLETE TOUR via YELLOWSTONE PARK

The cost of tickets, covering the complete twenty-three day tour round-trip railroad and Pullman transportation (two persons in a compartment, or three in a drawing room and parlor car seats from Washington and Baltimore to Harrisburg in each direction); five and one-half day tour of Yellowstone Park; hotel accommodations (room and bath) Brown Palace Hotel at Denver and Antlers Hotel at Colorado Springs; meals in Restaurant Cars and at hotels; special side trips and automobile tours of the various cities visited, and transfers of passengers and baggage to and from hotels—in fact, all necessary expenses en route except during the stay in Kansas City, will be as follows:

New York, N. Y	.\$310.00
PHILADELPHIA, PA	. 306.35
Baltimore, Md	. 304.10
Washington, D. C	. 304.10
Altoona, Pa	. 296.26
Atlantic City, N. J.	. 309.15
East Liberty, Pa	. 290.74
Harrisburg, Pa	. 302.80
LANCASTER, PA	. 304.60
Newark, N. J.	. 310.00
READING, PA	. 306.35
Trenton, N. J.	. 308.05
WILKES-BARRE, PA. (Via Harrisburg)	. 302.80
WILLIAMSPORT, Pa. (Via Harrisburg)	. 302.80
York, Pa	. 304.10

For passengers occupying berth space in the regular sleeper (not compartment cars) the rates will be \$10.00 less than those quoted above.

Proportionate Rates from Other Points.

New England Bankers join tour party at New York. Southern Bankers join tour party at Washington.

The following additional charge will be made for extra Pullman accommodations on the Special Train:

Two persons in drawing room (each)......\$40.00 (For outline of Direct Tour Bankers' Special No. 2 see page 32.)



The Royal Gorge, Arkansas River, Col.

PARTY TRAVEL A PLEASANT FACTOR

Those contemplating a trip to the Kansas City Convention will appreciate the advantages from both social and business standpoints of traveling in a well-organized and congenial party. On such a trip as the one outlined herein opportunity is afforded for cementing old social and business friendships and making new ones under the most pleasant auspices.

Both on the extended tour and on the shorter direct tour to and from Kansas City only, every effort will be made to further the comfort and convenience of members of the party. So far as is possible those from the same localities will be quartered in the same car, this bringing friends together. This will ensure a closer relationship and promote a congenial atmosphere.

WHAT PERSONALLY CONDUCTED MEANS

In addition to the usual personnel of regular train and Pullman service, a representative of the Pennsylvania Railroad will accompany the party throughout the tour for the purpose of seeing that all arrangements are carried out in a prompt and efficient manner.

There will be found on the special trains a Stenographer, who will render service without charge; a Special Baggage Master, who will take entire charge of the baggage of the party; a Barber and Valet, and a competent Ladies' Maid.

BAGGAGE

Members of the party will be provided with special baggage tags to be attached to every piece of baggage as a ready means of identification. Baggage should be checked through from starting point to Yellowstone Station, Mont. The Special Baggage Master will collect baggage checks on the train and see that all baggage is safely transferred to and from hotels at all points where hotels are used. Members of the party may have access to their baggage at any time while on the train upon application to the special baggage master.

As heavy baggage cannot be transported through Yellowstone Park, members of the party should make a suitable selection of clothing for this trip, to be carried in hand bags or dress suit cases. It is suggested that a change of light and heavy clothing be taken for this trip as the nights in the Park are apt to be chilly at this season of the year.

MAIL and TELEGRAMS

Mail may be forwarded to members of the party en route in care of Postmaster at all points where a stop of several hours is noted in the itinerary, sufficient time being allowed for transit. Letters and telegrams should be addressed to "Bankers' Tour de Luxe, Pennsylvania Railroad."

Should the parties be of insufficient size to warrant the operation of these special trains this Company reserves the right to operate the tours on regular trains or to cancel same with the understanding that every assistance will be given members of the parties already booked, in securing reservations on trains and at hotels.

The Convention City

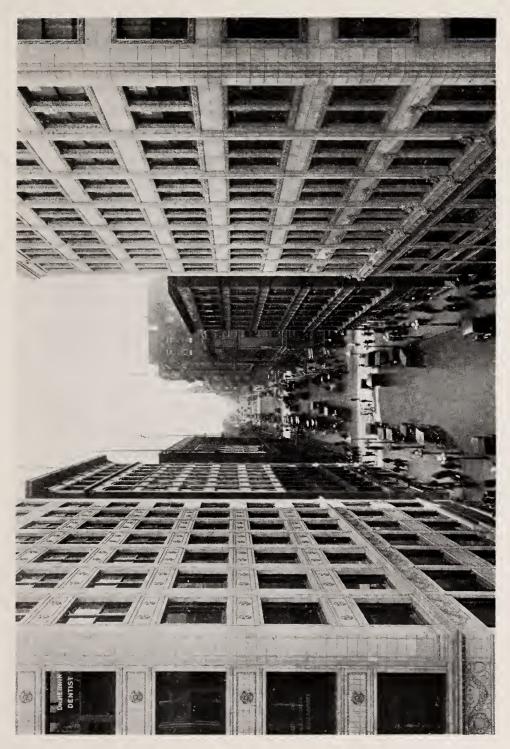
In the short space of sixty years, Kansas City, where the Forty-second Annual Convention is to be held, has grown from a mere settlement into the metropolis of the Central West, with a population of over half a million.

Independence, Kan., and Westport, Mo., now parts of Kansas City, were settled in 1827 and 1833 respectively, and Kansas City itself in 1839. All three became outfitting points for expeditions to the Southwest, and today the united city is the great supply center for this "big outdoors."

The first newspaper came into being in the settlement in 1851, and the pioneer Pacific Railroad, now part of the Missouri Pacific System, ran its first train from the East into Kansas City, September 25, 1865. The first passenger train to cross the Missouri River and run west was operated November 28, 1864, over the Kansas Pacific Railroad, now the Union Pacific.

Today, thirteen trunk lines, with two more building, enter and leave the wonderful new Union Station, which is exceeded but slightly in size by but two stations in the United States and cost over fifty millions of dollars including cost of terminal improvements.

Commercially Kansas City controls the trade of the Southwest. Nineteen states, with a population approximating 25,000,000 are served from this center. As a live stock market it is known from the Atlantic to the Pacific, its stock yards covering an area of over 200 acres.



"Petticoat Lane", Kansas City

Greater Kansas City, which is Federal Reserve Bank District No. 10, in 1914, ranked sixth in total clearings for the year. On June 23, 1915, its banking institutions showed capital, \$12,132,500.00 surplus and undivided profits, \$10,504,460.00; deposits, \$152,262,332.00; loans and discounts, \$108,504,812.93, and total resources, \$185,866,615.00.

As a manufacturing city, it ranks tenth in the United States, with about 1200 establishments, employing nearly fifty thousand and an annual pay roll aggregating \$30,000,000.

Its business district and retail stores are but five minutes' ride by electric car from the Union Station. Its department stores and shops are as fine as any to be found in any city, and its active population makes good use of them.

To the east and south of the station is the residential district, where will be found residential surroundings and conditions which are unexcelled in any city. Both streets and wide boulevards here are well shaded and lined with fine homes, beautiful parks being within a few minutes' walk of any of the sections.

Kansas City's park system comprises 2591 acres of parks, boulevards and parkways, divided into nineteen parks and thirty boulevards and parkways, all connected to make a parkway of over sixty miles. There are public tennis courts and in Swope Park a public nine-hole golf course. Two big pleasure parks, a dozen theatres, two base ball parks, wonderful motoring roads and fine hotels all serve to make Kansas City ideal for convention purposes.

ITINERARY

Bankers' Special No. 1

SATURDAY, SEPTEMBER 9

Miles from New York	Pennsylvania Railroad		
0 Lv.	NEW YORK (Pennsylvania Station, Seventh Ave. and Thirty-second St.)	2.12	
	(HUDSON TERMINAL)	2.10	
10 Lv.	NEWARK, N. J. (Market St. Station)	2.38	PM
	NORTH PHILADELPHIA, PA	4.08	
	PHILADELPHIA, PA. (Broad St. Station) The main line of the Pennsylvania Railroad presents a beautiful panorama of varied scenery. The wonderfully-developed suburban section, followed by the pastoral beauty of the Chester and Pequea Valleys and the wide-spread farm lands of Lancaster County, is a fitting overture to the marvels of nature to be seen later in this tour.	4.28	PM
196 Ar.	HARRISBURG, PA	6.45	РМ
	WASHINGTON, D. C	3.10 4.20	
123 Ar.	Members of the party from Washington and Baltimore will travel by regular train to Harrisburg, through the level stretches between the National Capital and the Monumental City, the picturesque hills of Maryland and southern Pennsylvania, and the beautiful valley of the Susquehanna. HARRISBURG, PA	6.40	PM
Lv.	HARRISBURG, PA	6.55	PM
	Dinner in Restaurant Cars. In the shadow of the Blue Mountain, just beyond Harrisburg, the crossing of the Susquehanna River over the Rockville Bridge, the longest and widest stone-arch bridge in the world, marks the beginning of a portion of the trip which will be found full of		



Horse Shoe Curve, Pennsylvania Railroad

delight to the eye. Within a short time after crossing the bridge and winding through the gaps of the Susquehanna, the railroad turns into the world-famed valley of the Juniata which it follows almost to its source on the slopes of the Alleghenies. 327 Lv. ALTOONA, PA		rony-secona Annuai Con	veniion
delight to the eye. Within a short time after crossing the bridge and winding through the gaps of the Susquehanna, the railroad turns into the world-famed valley of the Juniata which it follows almost to its source on the slopes of the Alleghenies. 327 Lv. ALTOONA, PA			
This famous piece of railroad engineering lies about five miles west of Altoona Station, and at its eastern end is 423 feet above Altoona, which is 1179 feet above sea level. The curve is about 1845 feet in length, and the up-grade to the Gallitzin tunnel is a steady one of about 85 feet to the mile for a distance of eleven miles. The summit of the Alleghenies is crossed through the tunnel at an altitude of 2165 feet. Beyond come the tortuous course of the Conemaugh and the foothills of Western Pennsylvania. 441 Ar. PITTSBURGH, PA. (Eastern Time)	New Tork	ing the bridge and winding through the gaps of the Susquehanna, the railroad turns into the world-famed valley of the Juniata which it follows almost	
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At Ar. PITTSBURGH, PA. (Central Time)		five miles west of Altoona Station, and at its eastern end is 423 feet above Altoona, which is 1179 feet above sea level. The curve is about 1845 feet in length, and the up-grade to the Gallitzin tunnel is a steady one of about 85 feet to the mile for a distance of eleven miles. The summit of the Alleghenies is crossed through the tunnel at an altitude of 2165 feet. Beyond come the tortuous course of the Conemaugh and the foothills of Western Pennsyl-	
At Ar. PITTSBURGH, PA. (Central Time)	441 Ar.	PITTSBURGH, PA. (Eastern Time)	1.00 AM
Pennsylvania Lines Lv. PITTSBURGH, PA. (Central Time)	441 Ar.	PITTSBURGH, PA. (Central Time)	$12.00{\rm NT}$
Lv. PITTSBURGH, PA. (Central Time)		SUNDAY, SEPTEMBER 10	
Through the night, the Special Train traverses the hills of Ohio, the party waking to find themselves on the broad prairies of Indiana. Gary, passed a few miles east of Chicago, should be noted as a model corporation town founded by the United States Steel Company. Breakfast in Restaurant Cars. 909 Ar. CHICAGO, ILL		Pennsylvania Lines	
Transfer to Blackstone Hotel, where special luncheon will be served. An automobile sight-seeing tour of the city will follow immediately after the luncheon, visiting points of interest, including the Union Stock Yards and meat-packing district, Grant Park. and the Lake Shore Drive, ending at Union Station. The City of Chicago is too well known to need extended description. It is interesting to note that thirty of the largest railroad lines of the country center here, operating over 2000 trains in and out of the city each day. It controls practically all of the banking of the Middle West and is the largest com-	Lv.	Through the night, the Special Train traverses the hills of Ohio, the party waking to find themselves on the broad prairies of Indiana. Gary, passed a few miles east of Chicago, should be noted as a model corporation town founded by the United States Steel Company.	12.05 AM
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mercial city between the Atlantic and Pacific Oceans. Its park system is the admiration of all lovers of

decorative horticulture and floriculture.

COMMINIAN - BRADDE - CONSCIUNADA - JOHNSON 1880 1

Miles from New York

The party will return to the Special Train for dinner.

Chicago, Milwaukee & St. Paul Railway

MONDAY, SEPTEMBER 11

7.00 AM

Breakfast in Restaurant Cars.

1397 Ar. OMAHA, NEB......

The party will spend the morning in Omaha, taking an automobile trip, including the resi-

taking an automobile trip, including the residential section and Hanscom Park.

Situated in the very heart of the great corn and wheat belt of the United States, Omaha is the metropolis of Nebraska and shares with Kansas

City the trade of the Missouri Valley and the plains

country between the Missouri and the Rocky Mountains. It has an area of a little over 24 square miles, and is the third largest live stock and packing center in the world.

The party will return to the Special Train for luncheon.

Union Pacific Railroad

Dinner in Restaurant Cars,

1688 Ar. NORTH PLATTE, NEB. (Central Time)..... 9.00 PM Lv. NORTH PLATTE, NEB. (Mountain Time).... 8.10 PM

TUESDAY, SEPTEMBER 12

Breakfast and luncheon in Restaurant Cars. Early in the morning, the party will find themselves on the western slope of the Laramie Mountains, a low-lying ridge of the Rockies in the State of Wyoming. Here is the valley of the Medicine Bow River and the great cattle country made famous in

New York Indian days and the tales of the Wyoming cattle punchers. Thirty miles east of Granger, the rail- road crosses the Green River, one of the main tribu-	
taries of the mighty Colorado. One will notice many of the curious butte formations in this part of the country.	
2251 Ar. GRANGER, WYO	3.00 РМ
Oregon Short Line Railroad	
Lv. GRANGER, WYO	3.10 рм
This part of the journey takes one through the western foothills of the Rockies, around the northern end of Bear Lake, and down into the valley of the Snake River.	
Dinner in Restaurant Cars.	
2465 Ar. POCATELLO, IDAHO	10.15 рм
Lv. POCATELLO, IDAHO	10.35 рм
Wednesday, September 13	
Washeshii Chi ibiibix 10	
2623 Ar. YELLOWSTONE, MONT	6.00 AM
	6.00 am
2623 Ar. YELLOWSTONE, MONT	6.00 AM
2623 Ar. YELLOWSTONE, MONT Breakfast in Restaurant Cars.	6.00 AM 8.00 AM



Old Faithful Geyser, Yellowstone Park

Miles from New York

Here one is in the midst of the Lower Basin of the Firehole group of geysers, where these great natural phenomena are seen at their best. The Fountain Geyser, one of the finest spouters in the region; the Mammoth Paint Pots, most remarkable example of bright colored muds, and the Firehole, a large hot spring in which burns a light-colored flame of natural gas, are near the hotel.

Luncheon at Fountain Hotel.

Lv. FOUNTAIN HOTEL, WYO..... 1.30 PM

Luncheon over, the party continue in the stages to Old Faithful Inn, in the Upper Geyser Basin, passing in rapid succession, Prismatic Lake, upon whose surface is displayed every color of the spectrum; Biscuit Basin and Morning Glory Pool.

2653 Ar. OLD FAITHFUL INN, WYO...... 3.30 PM

Locate at the Inn for dinner, lodging and breakfast.

The Upper Geyser Basin is the true home of the genus Geyser. Around Old Faithful Inn are fifteen examples of the first magnitude, besides scores of lesser ones, and nearly all active. Close at hand are the Riverside, Grotto, Splendid, Giant, Castle, Lion, Giantess, Punch Bowl and Bee Hive, in addition to Old Faithful, whose hourly performances always insure visitors to the Park the sight of a geyser in action. Its vertical column of water, one hundred and fifty feet high, springing out of the treeless plain, ejects over thirty million gallons of water daily, so it is estimated.

THURSDAY, SEPTEMBER 14

Breakfast at Old Faithful Inn.

Ly. OLD FAITHFUL INN...... 8.00 AM

The second day in the Park takes the party over the Continental Divide, the road lying for a distance of about ten miles on the Pacific slope. Two-Ocean Lake on the Divide feeds the Missouri River through Spring Creek and the Firehole and Madison Rivers, and the Columbia River through Shoshone Lake and the Lewis and Snake Rivers, thus affording a continuous waterway between the Atlantic and Pacific Oceans. Shoshone Lake, a beautiful body of water with the Teton Mountains for a back-

Miles from New York

> ground, may be seen from Shoshone Point, and then the road leads back over the Divide to the Atlantic slope. Beyond, Yellowstone Lake lies spread out, three hundred feet below the road.

2672 Ar. THUMB (Yellowstone Lake) WYO........................ 11.30 AM

Luncheon at hotel.

Yellowstone Lake is nearly a mile and a half above sea level, or a quarter of a mile higher than Mt. Washington. It has an area of one hundred and thirty-nine square miles and a maximum depth of three hundred feet. At one point upon its shore, fish may be caught in the lake and cooked in a boiling spring only a few feet away without taking them from the line.

Lv. THUMB (Yellowstone Lake) WYO..... 1.30 PM

The trip to Lake Hotel at the mouth of the Lake in in Yellowstone River may be made by launch across the lake at a slight additional cost. The stages continue along the northern edge of the lake with the dark background of the Absaroka Mountains on the eastern horizon.

2688 Ar. LAKE HOTEL, WYO...... 4.00 PM

Locate at hotel for dinner and lodging.

FRIDAY, SEPTEMBER 15

Breakfast at hotel.

Lv. LAKE HOTEL, WYO.... 8.00 AM

This day the stages take the party through the Hayden Valley, following the Yellowstone River after it leaves the Lake, past Elephant Back and Sulphur Mountains and the Mud Geyser. As the Upper Falls are neared, the road becomes decidedly picturesque. At one point it is hung upon the side of an almost perpendicular cliff overlooking the rapids of the river; at another it crosses a deep ravine over the highest bridge in the Park. Then come the Upper Falls of the Yellowstone. The narrowness of the vent for the river and the velocity of the current forces the stream far out from the face of the vertical rock in one bold leap of 112 feet. A few hundred yards beyond a sharp bend in the road unfolds all at once the whole vista of the

Miles from New York

Grand Canyon of the Yellowstone, twelve miles long, and dropping sheer from a thousand to fifteen hundred feet deep. At the head of the Canyon are the Lower Falls, where the river plunges over a cliff 310 feet high into the depths of the Grand Canyon.

2705 Ar. GRAND CANYON, WYO...... 12.00 NN

Locate at Grand Canyon Hotel. Luncheon, dinner and lodging at hotel.

SATURDAY, SEPTEMBER 16

Breakfast, luncheon, dinner and lodging at hotel.

Two days is all too short a time to see the beauties of the Grand Canyon of the Yellowstone River. With the possible exception of the Grand Canvon of Arizona, there is no mountain gorge in the world where there is, as Rudyard Kipling said on visiting Yellowstone Park some years ago: "One wild welter of color—crimson, emerald, cobalt, ochre, amber, honey splashed with port wine, snow white, vermilion, lemon, and silver grey in wide washes." There are hundreds of vantage points from which to view the wonders of the canyon and both falls. Stairways have been built to a point just above the Lower Fall and to a point just below, and to one side of the brink of the Upper Falls, and both are only about ten or fifteen minutes' walk from the hotel. The canyon and lower fall are best seen from Artist Point, reached by a short drive.

SUNDAY, SEPTEMBER 17

Breakfast at hotel.

Lv.	GRAND CANYON, WYO	8.30 AM
	Leaving the Grand Canyon behind, the stages skirt the southern foot of Mt. Washburn, 10,346 feet	
	high and across the Central Plateau to Norris Basin where a stop is made for luncheon.	
	·	

2717 Ar. NORRIS, WYO...... 11.00 AM

Luncheon at hotel.

Miles from New York

> The Norris Basin is supposedly the most recent of the geyser basins in geologic formation. Here will be found the Monarch, a very irregular geyser, but when in action, forcing the hottest of water to a height varying from one hundred to two hundred and forty feet. The Hurricane and Black Growler are steam geysers whose continuous roar may be heard for a distance of four miles:

Lv. NORRIS, WYO...... 12.30 PM

Passing around the foot of Roaring Mountain, about eight miles from Norris is a curious volcanic formation, Obsidian Cliff. This is a two-hundred feethigh cliff of natural glass, black as ink and rising in columns from the road, which itself is made out of the same glass. A mile or so further on is Apollinaris Spring, and beyond the crossing of the Gardiner River, the Golden and Silver Gates, beauty spots in the shadow of Bunsen Peak.

2737 Ar. MAMMOTH HOT SPRINGS, WYO..... 4.00 PM

Locate at Mammoth Hot Springs Hotel for dinner and lodging.

The Mammoth Hot Springs are marvels of beauty. The springs rise in terraces of various heights and widths. The overhanging bowls, adorned with delicate fret-work of a hundred hues in chalk-like tracery, hold vari-colored waters that are startling in their brilliancy: red, pink, black, canary, green, saffron, blue, chocolate and all their intermediate gradations are found here.

MONDAY, SEPTEMBER 18

Lv. MAMMOTH HOT SPRINGS, WYO..... 8.30 AM

Returning, the party traverse the same route as upon the going trip as far as Norris Basin.

Luncheon at hotel.

Breakfast at hotel.

Lv. NORRIS, WYO...... 1.30 PM

From Norris, the stages follow the canyon of the Gibbon River to Gibbon Falls, and on in the valley of the Gibbon to its junction with the Madison; thence along the canyon of the Madison and through Christmas Tree Park to Yellowstone Station.



Temple Block, Salt Lake City

American Bankers Association	
Miles fro New York	
2784 Ar. YELLOWSTONE, MONT	5.30 рм
Resume Special Train. Dinner in Restaurant Cars.	
Oregon Short Line Railroad	
Lv. YELLOWSTONE, MONT	6.00 рм
During the night, the Special Train returns through Idaho to Pocatello, and thence through the hills of Idaho and Utah to the borders of Great Salt Lake and Ogden, lying at the foot of the giant Wasatch Range of mountains.	
Tuesday, September 19	
2976 Ar. OGDEN, UTAH	6.00 AM
Lv. OGDEN, UTAH	0.15 AM
Between Ogden and Salt Lake City, the route lies through picturesque ranches. To the east are the summits of the Wasatch Range, and to the west a glimpse is caught of Great Salt Lake, that wonderful inland sea, lying 4200 feet above sea level and which has no apparent outlet.	
Breakfast in Restaurant Cars.	
3112 Ar. SALT LAKE CITY, UTAH	7.15 AM
A special automobile sight-seeing trip will be made, visiting points of interest and ending at Mormon Tabernacle for noon organ recital. After recital, party will return to Hotel Utah for Luncheon at 12.45 P.M. Automobiles will transfer party to Special Train.	
Salt Lake City is situated in the great valley of the Jordan, west of the Wasatch Mountains, and just fifteen miles south of the Great Salt Lake. The city is beautifully laid out and possesses numerous public buildings of note. On Oil Creek, immediately where	
it emerges from the range, are the grounds and offices of the Presidency of the Mormon Church. Separated from these by East Temple (Main) is Temple Block, the very heart of the Mormon world, where sit the turtle-roofed Tabernacle, and the white granite walls and towers of the Temple. On the same blocks are the Endowment House and Assembly Hall. both buildings connected with the	

worship of the Mormons. The great Temple, which was begun in 1853 and completed in 1893 at a cost of \$4,000,000, is a most imposing place of worship. which is unique in that no admission can be had to it except by those in membership of the Mormon Church. The Tabernacle, which is open to the public and is used for regular religious services by the Mormons, seats 13,456 people and contains the second largest organ in the world.

Aside from its position as the headquarters for the Mormons, Salt Lake City is noted as a remarkably clean and pretty city, with a fine supply of mountain water which is inexhaustible and a number of interesting sights for the tourist.

Lv. SALT LAKE CITY, UTAH...... 3.00 PM

Dinner in Restaurant Cars.

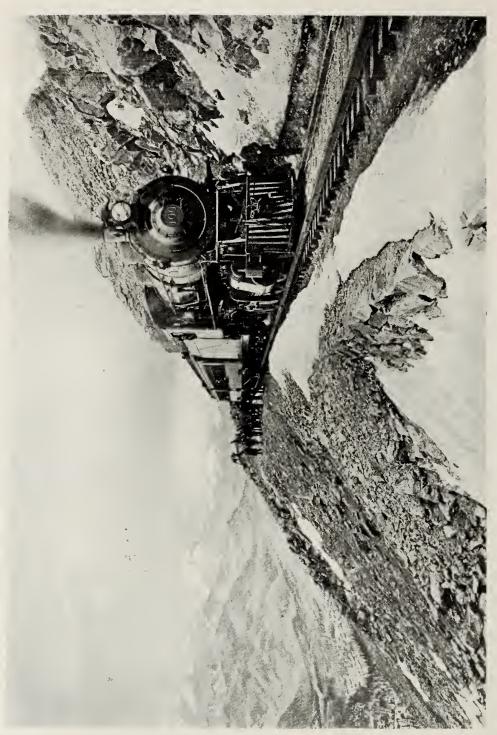
During the afternoon the route lies up the valley of the Jordan River and the western slope of the Wasatch Range, the crest being passed a little less than a hundred miles east of Salt Lake City at Soldier Summit in the early evening.

Wednesday, September 20

Breakfast in Restaurant Cars.

Early next morning, the party find themselves in the valley of the Grand River, for many miles a wonderful ranching country, and beyond Glenwood Springs—a noted health resort—a sixteen mile long canvon with walls 2500 feet high, of wonderfully sculptured rock. Fifty odd miles beyond begins the noted Eagle River Canyon, where mining operations are carried on all up and down the 2000 feet high walls, followed by Red Cliff Canyon. Here one gets a glimpse of the Mount of the Holy Cross. and then begins the steep ascent to the summit of the Continental Divide, passed at Tennessee Pass. 10,240 feet in the air. A few miles further on, at Malta, the lofty top of Mt. Massive, 14,424 feet high, the highest peak in Colorado, is seen to the north, and a little stream by the railroad tracks is the start of the Arkansas River which is followed on the return journey for many hundred miles. A wide prospect of ranchland, dominated by the beautiful Collegiate Range to the west, leads to Salida, and the western end of the mighty Royal Gorge of the Arkansas.

Luncheon in Restaurant Cars.



The Top of the Continental Divide

> The gorge through which the Arkansas pours from the high country to the lower plains level is only ten miles long but it is a marvel of nature and the triumphant passage of the railroad through its depths is one of the wonder feats of engineering. Clinging close to every turn in a narrow space between the 2500-foot granite wall and the river fretting over the boulders, the track winds and twists. So narrow is the space between the walls that at times the sky appears like a thin blue ribbon hung far above. At the hanging Bridge, the canyon is but ten yards wide. Leaving the Royal Gorge behind, the Special Train pushes onward through a fine orchard section into the heart of the Colorado oil fields, and at Pueblo—the Pittsburgh of the West—turns northward along the eastern slope of the Rampart Range past Colorado Springs and into Denver.

Dinner in Restaurant Cars.

3894 Ar. DENVER, COL...... 7.15 PM

Transfer of passengers and baggage by automobile to the Brown Palace Hotel where rooms with baths will be provided.

Having taken dinner on the train members of the party may arrange to go to the theatre directly from the train, if they so desire.

THURSDAY, SEPTEMBER 21

Breakfast, luncheon and dinner at hotel. Special automobiles will leave the hotel shortly after breakfast for sight-seeing tour of the city, taking in the City Parks and the residential section as well as other points of interest. In the afternoon, a special automobile trip will be made to the Foothills.

Those preferring may make the trip to Corona, via the Moffat Line, leaving Denver 9.00 A.M., passing up and over the Continental Divide. At Corona the elevation is 11,666 feet. This trip offers the most magnificent view of mountain scenery in Colorado. Those making this trip will take luncheon at Corona and return to Denver in time for dinner.

Denver, the Capital of Colorado and the metropolis of the Rocky Mountain region, lies on a plateau, over a mile above sea level, and eleven miles east of

Miles from New York

the front range of the Rockies. It has an area of 59 square miles and a population of about 245,000. It boasts of a number of public buildings well worthy of note. The Auditorium, first used by the Democratic National Convention in 1908; City Hall; Federal Building; U. S. Mint and the University of Denver are among the more prominent.

The Special Train will be placed in the station ready for occupancy at 10.00 P.M.

FRIDAY, SEPTEMBER 22

	Lv.	DENVER, COL	12.30	AM
3969	Ar.	COLORADO SPRINGS, COL	3.00	AM

Breakfast in Restaurant Cars.

Transfer to Antlers Hotel where rooms with baths will be at the disposal of members of the party.

From the Hotel, an automobile trip will be made in the morning to Manitou, Garden of the Gods, and other points of interest.

Luncheon at Antlers Hotel.

In the afternoon the party will make the trip up Pikes Peak via the recently completed 18-mile automobile highway.

Dinner at Antlers Hotel.

Or the above automobile trip to Manitou. Garden of the Gods and other points of interest may be made in the morning and trip to Crystal Park by automobile in the afternoon; or trip by the Cog Wheel route to summmit of Pikes Peak may be made in the morning and by automobile to points of interest in the afternoon.

Colorado Springs the leading health resort of Colorado lies among the hills that cling closely to the steeps of Pikes Peak, whose snow-crowned summit is in sight from all parts of the city. This giant of the Rockies is 14,157 feet high and the trip to its summit is one never to be forgotten. Westward is a three hundred mile prospect of mountain piled on mountain in never ending billows, and eastward the great plains. The Garden of the Gods whose stately walls, gateways, cathedral spires and curious rock monuments has been the wonder of all who have seen it.

Special Side Trip to the Cripple Creek Mining District

Committee Committee 22		
Saturday, September 23		
Early breakfast at Antlers Hotel		
Miles from Colorado Springs Cripple Creek & Colorado Springs Railroad		
Lv. COLORADO SPRINGS, COL		
Members of the party will leave the train at Goldfield for a trip over the High Line Electric Railway which extends along the mountain slopes above the Cripple Creek District, and the inspection of the Elston Mine, one of the noted mines. A wonderful view of the beautiful Sangre de Cristo Range is had on this trip.		
Luncheon at Imperial Hotel. The trip by railroad to Cripple Creek, the richest and greatest gold mining district in the world is unlike any other. The railroad is constructed around the rims of gorgeous canyons, over the tops of high mountains, winding and twisting with as many as four levels of track in sight at one time. From Colorado Springs it winds around the rims of North and South Cheyenne Canyons. Cripple Creek, the center of the district lies at an elevation of 9591 feet and has a population of about 10,000.		
Lv. CRIPPLE CREEK, COL		
Dinner at Antlers Hotel.	3.13	PINI
m () () () ()		
Transfer to Special Train.		
New York Denver & Rio Grande Railroad		
Lv. COLORADO SPRINGS, COL		
4014 Ar. PUEBLO, COL	10.40	PM
Missouri Pacific Railway		
Lv. PUEBLO, COL	10.50	PM
Sunday, September 24		
Breakfast and luncheon in Restaurant Cars. The greater part of this day is spent crossing the wonderful farm lands of Kansas. This is the greatest corn section in the United States.		
4352 Ar. HOISINGTON, KAS. (Mountain Time)	7.30 8.30	

4596 Ar. KANSAS CITY, MO..... 5.30 PM



Automobiles will be in waiting to transfer members of the party and their baggage to their respective hotels.

Accommodations at Kansas City Hotels, must be secured individually through the American Bankers' Association by applying to the local hotel committee R. C. Menefee, Chairman, care of Commerce Trust Company, Kansas City, Mo.

Monday, September 25 to Saturday, September 30

In Kansas City for sessions of the Convention.

Return Trip

Special train will be placed in Union Station ready for occupancy at 10 P.M., Saturday, September 30.

Baggage will be transferred from Hotels to Station.

SUNDAY, OCTOBER 1

Miles from Kansas City O Lv. KANSAS CITY, MO			
During the night the party crosses the State of Missouri to the Mississippi Valley. 280 Ar. ST. LOUIS, MO	Miles from Kansas City	Chicago & Alton Railroad	
Missouri to the Mississippi Valley. 280 Ar. ST. LOUIS, MO	0 Lv.	KANSAS CITY, MO	12.30 AM
Lv. ST. LOUIS, MO			
Lv. ST. LOUIS, MO	280 Ar.	ST. LOUIS, MO	8.00 AM
Breakfast in Restaurant Cars. The Special Train now enters another of the grand divisions of the Pennsylvania System extending across the level prairie land of Southern Illinois and Indiana. Shortly after passing up from the low-land along the border of the Mississippi, at Collinsville station, fourteen miles from St. Louis, one notes on the right hand side, one of the mounds erected by the ancient race which inhabited this continent. Near Martinsville, 140 miles from St. Louis, is a giant oil-tank farm of the Standard Oil Company. Luncheon in Restaurant Cars.		Vandalia Railroad	
The Special Train now enters another of the grand divisions of the Pennsylvania System extending across the level prairie land of Southern Illinois and Indiana. Shortly after passing up from the low-land along the border of the Mississippi, at Collinsville station, fourteen miles from St. Louis, one notes on the right hand side, one of the mounds erected by the ancient race which inhabited this continent. Near Martinsville, 140 miles from St. Louis, is a giant oil-tank farm of the Standard Oil Company. Luncheon in Restaurant Cars.	Lv.	ST. LOUIS, MO	8.30 AM
521 Ar. INDIANAPOLIS, IND 2.05 PM		The Special Train now enters another of the grand divisions of the Pennsylvania System extending across the level prairie land of Southern Illinois and Indiana. Shortly after passing up from the low-land along the border of the Mississippi, at Collinsville station, fourteen miles from St. Louis, one notes on the right hand side, one of the mounds erected by the ancient race which inhabited this continent. Near Martinsville, 140 miles from St. Louis, is a giant oil-tank farm of the Standard Oil Company.	
	521 Ar.	INDIANAPOLIS, IND	2.05 PM

Miles from Kansas City

Pennsylvania Lines West of Pittsburgh

		remsylvania Lines west of rittsburgh		
	Lv.	INDIANAPOLIS, IND	2.10	РМ
893	Ar.	During the afternoon the Special Train traverses a fine section of farm land in Indiana and Ohio. From Columbus east, the railroad winds through a series of picturesque valleys, crossing the Ohio River at Steubenville early in the evening, and the Monongahela just before arrival at Pittsburgh. Dinner in Restaurant Cars. PITTSBURGH, PA. (Central Time)	10.45	PM
		Pennsylvania Railroad		
	Lv.	PITTSBURGH, PA. (Eastern Time)	11.50	РМ
		From Pittsburgh to home destinations, the route follows the same course as upon the going trip over the lines of the Pennsylvania Railroad.		
		Monday, October 2		
		ALTOONA, PA		
	Lv.	HARRISBURG, PA	6.55	AM
		BALTIMORE, MD. (Union Station)		
1201				
	LV.	HARRISBURG, PA Breakfast in Restaurant Cars.	5.21	AM
1242	Ar.	NORTH PHILADELPHIA, PA	7.46	AM
1318	Ar.	NEWARK, N. J	9.14	AM
1328	Ar.	NEW YORK, N. Y. (Pennsylvania Station) (Hudson Terminal)		

Bankers' Special No. 2

National Convention, and who do not care to take the long tour outlined on previous pages, the Pennsylvania Railroad has arranged for a Special Train de Luxe to Kansas City and return, leaving New York and other cities in the East on Saturday, September 23, after business hours, arriving Kansas City, Sunday evening, and returning, leaving Kansas City on Saturday night, September 30, at the conclusion of the Convention and entertainments, and reaching New York in time for business on Monday. October 2.

This Train de Luxe will be a counterpart of the "Broadway Limited" of all-steel parlor smoking, restaurant, drawing-room and compartment sleeping and observation cars, electrically lighted. There will be a Barber and Valet and Ladies' Maid in addition to the usual complement of train and Pullman employes, and a representative of the Pennsylvania Railroad as well as a Special Baggage Master and a Stenographer, whose services will be at the disposal of members of the party, will accompany the Train de Luxe. Pennsylvania Railroad Restaurant Cars will serve Table d'Hote meals throughout the trip except as otherwise mentioned in the detailed itinerary.

COST OF BANKERS' SPECIAL No. 2 DIRECT TRIP

The cost of tickets covering round trip railroad and Pullman transportation, extra fare charges and meals in Restaurant Cars en route, will be as follows:

	Pullman Rates				
	Railroad	Lower	Com-	Drawing	
	Fare	Berth	partment	Room	
			See Note 1	See Note 2	
New York, N. Y	\$55.60	\$15.00	\$40.00	\$54.00	
PHILADELPHIA, PA	52.00	14.00	38.00	50.00	
Baltimore, Md	49.20	*13.00	*35.00	*46.00	
Washington, D. C	49.20	*13.00	*35.00	*46.00	
ALTOONA, PA	42.60	12.00	32.00	42.00	
ATLANTIC CITY, N. J	. 54.25	†14.00	†38.00	†50.00	
East Liberty, Pa	38.25	10.00	26.00	36.00	
HARRISBURG, PA	47.85	13.00	35.00	46.00	
LANCASTER, PA	49.30	13.50	36.00	48.00	
Newark, N. J	55.30	15.00	40.00	54.00	
READING, PA	52.00	†14.00	†38.00	†50.00	
Trenton, N. J	53.35	14.00	38.00	50.00	
WILKES-BARRE, PA. (Via Harrisb'g)	49.75	*13.00	*35.00	*46.00	
WILLIAMSPORT, PA.(Via Harrisburg)	47.85	*13.00	*35.00	*46,00	
York, Pa	48.95	*13.00	*35.00	*46.00	

Note \mathbf{r} . A minimum of one and one-half $(1\frac{1}{2})$ adult first-class passage tickets (or their equivalent) will be required for the exclusive use of a compartment.

Note 2. A minimum of two (2) first class passage fares and extra tickets (or their equivalent) will be required for the exclusive use of a drawing room.

* Pullman rate covers accommodations on special train from and returning to Harrisburg only.

† Pullman rate covers accommodations on special train from and returning to Philadelphia only.

Pullman rates for Upper Berth will be 20 per cent. less than for the lower berth rates quoted.

EXTRA FARES

New York, N. Y. and Newark, N. J., \$4.00 in each direction. Trenton, N. J., \$4.00; Philadelphia, Pa., Atlantic City, N. J., and Reading, Pa., \$3.00, applicable west-bound only.

MEALS EN ROUTE

Table d'hote meals will be served in Pennsylvania Railroad Restaurant Cars at rate of \$1.00 each, individual expense.

ONE-WAY TRIP

Passengers accompanying Bankers' Special No. 2 in one direction only, will be charged one-half the Pullman rates in addition to extra fares shown above.



One of Kansas City's Boulevards

ITINERARY

Bankers' Special No. 2

SATURDAY, SEPTEMBER 23

Miles New '		Pennsylvania Railroad		
		Luncheon and dinner in Restaurant Cars.		
0	Lv.	NEW YORK, N. Y. (Penna. Station, Seventh Ave. and Thirty-second		
		St.)		
10	Lv.	NEWARK, N. J. (Market St. Station)		
		NORTH PHILADELPHIA, PA	1.53	
190	Ar.	HARRISBURG, PA	3.59	PM
0	Lv.	WASHINGTON, D. C	11.45	AM
		BALTIMORE, MD. (Union Station)		
123	Ar.	HARRISBURG, PA	3.20	РМ
		HARRISBURG, PA	4.06	РМ
		ALTOONA, PA	6.57	
435	Ar.	PITTSBURGH, PA. (Eastern Time)	9.50	PM
		Pennsylvania Lines West of Pittsburgh		
	Lv.	PITTSBURGH, PA. (Central Time)	9.00	PM
		SUNDAY, SEPTEMBER 24		
		Breakfast, luncheon and dinner in Restaurant Cars.		
807	Ar.	INDIANAPOLIS, IND	5.35	AM
		Vandalia Railroad		
	Lv.	INDIANAPOLIS, IND	5.40	AM
1048	Ar.	ST. LOUIS, MO	11.15	AM
		Chicago & Alton Railroad		
		ST. LOUIS, MO		
1328	Ar.	KANSAS CITY, MO	7.00	PM
		Monday, September 25		
		TO		

In Kansas City for sessions of the Convention. Hotel accommodations in Kansas City. European plan, to be secured individually through the American Bankers' Association upon application to the local hotel committee, R. C. Menefee, Chairman, care of Commerce Trust Company, Kansas City, Mo.

SATURDAY, SEPTEMBER 30

Return Trip

SATURDAY, SEPTEMBER 30

Special Train will be placed in Union Station ready for occupancy at 10.00 p.m.

SUNDAY, OCTOBER 1

Miles Kansa		Chicago & Alton Railroad		
0	Lv.	KANSAS CITY, MO	12.30 AM	
280	Ar.	ST. LOUIS, MO	8.00 ам	
Vandalia Railroad				
	Lv.	ST. LOUIS, MO	8.30 AM	
		Breakfast, luncheon and dinner in Restaurant Cars.		
521	Ar.	INDIANAPOLIS, IND	2.05 РМ	
	Pennsylvania Lines			
	Lv.	INDIANAPOLIS, IND	2.10 рм	
893	Ar.	PITTSBURGH, PA. (Central Time)	10.45 РМ	
		Pennsylvania Railroad		
	Lv.	PITTSBURGH, PA. (Eastern Time)	11.50 рм	
		Monday, October 2		
1007	Ar.	Monday, October 2 ALTOONA, PA	2.40 AM	
	Ar.	ALTOONA, PA	5.22 AM	
1138	Ar.	ALTOONA, PA	5.22 AM 6.55 AM	
1138	Ar. Lv. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA.	5.22 AM 6.55 AM 9.15 AM	
1138	Ar. Lv. Ar. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station).	5.22 AM 6.55 AM 9.15 AM 10.25 AM	
1138	Ar. Lv. Ar. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station). WASHINGTON, D. C.	5.22 AM 6.55 AM 9.15 AM 10.25 AM	
1138 1221 1261	Ar. Lv. Ar. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station). WASHINGTON, D. C. HARRISBURG, PA.	5.22 AM 6.55 AM 9.15 AM 10.25 AM	
1221 1261 1242	Ar. Lv. Ar. Lv. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station). WASHINGTON, D. C. HARRISBURG, PA. Breakfast in Restaurant Cars.	5.22 AM 6.55 AM 9.15 AM 10.25 AM 5.27 AM	
1221 1261 1242 1318	Ar. Lv. Ar. Lv. Ar. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station). WASHINGTON, D. C. HARRISBURG, PA. Breakfast in Restaurant Cars. NORTH PHILADELPHIA, PA.	5.22 AM 6.55 AM 9.15 AM 10.25 AM 5.27 AM 7.46 AM	
1221 1261 1242 1318	Ar. Lv. Ar. Lv. Ar. Ar.	ALTOONA, PA. HARRISBURG, PA. HARRISBURG, PA. BALTIMORE, MD. (Union Station). WASHINGTON, D. C. HARRISBURG, PA. Breakfast in Restaurant Cars. NORTH PHILADELPHIA, PA. NEWARK, N. J.	5.22 AM 6.55 AM 9.15 AM 10.25 AM 5.27 AM 7.46 AM 9.14 AM	

RESERVATIONS

Application for reservations on the Special Trains should be addressed to Pennsylvania Railroad representatives whose names are listed below:

- OLIVER T. BOYD, Division Passenger Agent, 263 Fifth Avenue, New York City
- W. V. Kibbe, District Passenger Solicitor, 487 Fifth Ave., New York City
- W. P. HARRIMAN, District Passenger Solicitor, 170 Broadway, New York City
- F. E. Binns, District Passenger Solicitor, 336 Fulton Street, Brooklyn, N. Y.
- C. E. McCullough, District Passenger Solicitor, Essex Building, Newark, N. J.
- W. W. PORTER, Passenger Solicitor, 129 Church Street, New Haven, Conn.
- RODNEY MACDONOUGH, New England Passenger Agent, 5 Bromfield Street, Boston, Mass
- F. B. Barnitz, Division Passenger Agent, 1433 Chestnut Street, Philadelphia, Pa,
- W. Pedrick, Jr., Division Passenger Agent, N. E. Cor. Baltimore and Calvert Streets, Baltimore, Md.
- T. L. LIPSETT, District Passenger Solicitor, 15th and G Streets, N. W., Washington, D. C.
- A. E. Buchanan, Division Passenger Agent, 300 Telegraph Building, Harrisburg, Pa.
- A. C. Weile, District Passenger Solicitor, 16 North Fifth Street, Reading, Pa.
- DAVID TODD, Division Passenger Agent, Williamsport, Pa.
- B. P. Fraser, Division Passenger Agent, 602-4 Brisbane Building, Buffalo, N. Y.
- ROY L. STALL, Division Passenger Agent, 212 Oliver Building, Pittsburgh, Pa.

or

JAS. P. ANDERSON, General Passenger Agent, Broad Street Station, Philadelphia, Pa.



